

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Alvaro

First name

Middle name

Sales

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-6618

Debtor 1 **Alvaro Sales**

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Your Employer Identification Number (EIN), if any.**

EIN

EIN

**5. Where you live**

**83 Newton Avenue  
Sussex, NJ 07461**

Number, Street, City, State & ZIP Code

**Sussex**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

**P.O. Box 53  
Sussex, NJ 07461**

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

- ☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

*Check one:*

- ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Alvaro Sales**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- |                |            |                   |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- |                             |                           |
|-----------------------------|---------------------------|
| Debtor _____                | Relationship to you _____ |
| District _____              | When _____                |
| Case number, if known _____ |                           |
| Debtor _____                | Relationship to you _____ |
| District _____              | When _____                |
| Case number, if known _____ |                           |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Alvaro Sales**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State &amp; ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property?

Number, Street, City, State &amp; Zip Code

Debtor 1 **Alvaro Sales**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Alvaro Sales**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

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17. Are you filing under Chapter 7?	<input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.  <input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	
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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Alvaro Sales**Alvaro Sales**

Signature of Debtor 1

Signature of Debtor 2

Executed on **September 19, 2023**  
MM / DD / YYYYExecuted on  
MM / DD / YYYY

Debtor 1 **Alvaro Sales**

Case number (if known)

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**If you are not represented by an attorney, you do not need to file this page.**

**/s/ Virginia E. Fortunato**

Date

**September 19, 2023**

Signature of Attorney for Debtor

MM / DD / YYYY

**Virginia E. Fortunato**

Printed name

**VIRGINIA E. FORTUNATO, L.L.C.**

Firm name

**One Kinderkamack Road  
Hackensack, NJ 07601**

Number, Street, City, State & ZIP Code

Contact phone **201-673-5777**

Email address

**0787 NJ**

Bar number & State

Achieve Personal Loan  
POB 204791  
Dallas, TX 75320-4791

Alltran Financial, LP  
POB 15379  
Wilmington, DE 19850

Alltran Financial, LP  
10900 Corporate Centre  
Drive #100  
Houston, TX 77041

Amazon Corporate Office & Headquarters  
410 Terry Avenue North  
Seattle, WA 98109-5210

Atlantic Health System  
POB 21385  
New York, NY 10087-1385

Bank of America  
Attn: Bankruptcy  
4909 Savarese Circle  
Tampa, FL 33634

Bank of America  
Po Box 982238  
El Paso, TX 79998

Bank of America, N.A.  
Att: Court Officer William DeGuilo  
POB 7000  
Green Brook, NJ 08812-7000

Bank of America, NA (FDIC)  
100 North Tryon Street  
Charlotte, NC 28202

Best Egg  
POB 207865  
Dallas, TX 75320-7865



Best Egg  
1523 Concord Pike  
Suite 201  
Wilmington, DE 19803

Best Egg  
Po Box 42912  
Philadelphia, PA 19101

Best Egg Headquarters  
1523 Concord Pike - Suite 302  
Wilmington, DE 19803

Capital One  
POB 4069  
Carol Stream, IL 60197-4069

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Capital One  
Po Box 31293  
Salt Lake City, UT 84131

Capital One Bank (USA), N.A. (FDIC)  
Headquarters  
4851 Cox Road  
Glen Allen, VA 23060

Celentano, Stadtmauer & Walentowicz  
1035 Route 46 East, #B208  
P.O. Box 2594  
Clifton, NJ 07015-2594

Chase Auto Finance  
Attn: Bankruptcy  
Po Box 901076  
Fort Worth, TX 76101

Chase Auto Finance  
700 Kansas Lane  
Monroe, LA 71203

Citibank  
Citicorp Cr Srvs/Centralized Bankruptcy  
Po Box 790040  
St Louis, MO 63179

Citibank  
Po Box 6217  
Sioux Falls, SD 57117

Citibank, N.A. (FDIC)  
5800 S Corporate Place  
Sioux Falls, SD 57108

Clark Family Law  
1 Main Street, Suite 8  
Sparta, NJ 07871

Clark Family Law, LLC  
POB 946  
Sparta, NJ 07871

Cross River Bank (FDIC)  
885 Teaneck Road  
Teaneck, NJ 07666

Discover  
POB 70176  
Philadelphia, PA 19176-0176

Discover Bank (FDIC)  
502 E. Market Street  
Greenwood, DE 19950

Discover Bank Corporate  
c/o Discover Products, Inc.  
6500 New Albany Rd.  
New Albany, OH 43054

Discover Bank Headquarters  
2500 Lake Cook Road  
Riverwoods, IL 60015

Discover Financial  
Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054

Discover Financial  
Po Box 30939  
Salt Lake City, UT 84130

Equifax  
1550 Peartree St. NW  
Atlanta, GA 30309

Equifax  
P.O. Box 105851  
Atlanta, GA 30348

Evergreen Bank Group/Freedom Road Fin.  
1515 West 22nd Street, Suite 100W  
Oak Brook, IL 60523

Experian  
475 Anton Boulevard  
Costa Mesa, CA 92626

Experian  
P.O. Box 2002  
Allen, TX 75013

Fifth Third Bank  
Att: Bankruptcy Department  
1830 E Paris Avenue SE  
Grand Rapids, MI 49546

Fifth Third Bank (FDIC)  
38 Fountain Square Plaza  
Cincinnati, OH 45263

Freedom Road Financial  
POB 4597  
Oak Brook, IL 60522-4597

Freedom Road Financial  
Attn: Bankruptcy  
10509 Professional Circle, Suite 100  
Reno, NV 89521

Freedom Road Financial  
10605 Double R Blvd  
Reno, NV 89521

FreedomPlus  
Attn: Bankruptcy  
Po Box 2340  
Phoenix, AZ 85002

FreedomPlus  
1875 South Grant Street  
San Mateo, CA 94402

Grnsky/thdlnsvc/fiftht  
1797 Ne Expressway  
Atlanta, GA 30329

Hackensack University Medical Center  
30 Prospect Avenue  
Hackensack, NJ 07601

Home Depot Corporate Offices  
2455 Paces Ferry Road NW  
Atlanta, GA 30339

Home Loan Project Loan  
POB 2730  
Alpharetta, GA 30023

Internal Revenue Service  
P.O. Box 7436  
Philadelphia, PA 19101-7436

Internal Revenue Service  
955 S. Springfield Avenue, Bldg. A  
Springfield, NJ 07081

JP Morgan Chase Auto  
700 Kansas LN Mail Code LA  
Monroe, LA 71203

JPMorgan Chase Bank (FDIC)  
1111 Polaris Parkway  
Columbus, OH 43240

Kikoff Lending  
POB 40070  
Reno, NV 89504

Kikoff Lending Llc  
75 Broadway  
San Francisco, CA 94111

Kikoff Lending, LLC  
Attn: Bankruptcy  
75 Broadway Suite 226  
San Francisco, CA 94111

Laemers Murphy & Neggia, LLC  
97 Main Street  
Newton, NJ 07860

M&T Bank  
POB 64679  
Baltimore, MD 21264-4679

M&T Bank  
Lending Services, Customer Support  
POB 900  
Millsboro, DE 19966

M&T Bank  
Lending Services Customer Service  
POB 900  
Millsboro, DE 19966

M&T Bank (FDIC)  
Manufacturers and Traders Trust Co  
One M&T Plaza  
Buffalo, NY 14203

M&T Credit Services  
Attn: Bankruptcy  
Po Box 844  
Buffalo, NY 14240

M&T Credit Services  
Po Box 900  
Millsboro, DE 19966

Mariann C. Murphy, Esq.  
97 Main Street  
Newton, NJ 07860

MRS BPO, L.L.C.  
1930 Olney Avenue  
Cherry Hill, NJ 08003

New Jersey Division of Taxation  
Compliance & Enforcement - Bankruptcy  
3 John Finch Way - 5th Floor  
P.O. Box 245  
Trenton, NJ 08695-0267

New Rez  
c/o PHH Mortgage Services  
POB 24738  
West Palm Beach, FL 33416

NewRez LLC  
1100 Virginia Drive  
Suite 125  
Fort Washington, PA 19034

Newton Imaging, PA  
57 Route 46E, Suite 209  
Hackettstown, NJ 07840-2695

Newton Imaging, PA  
Mailstop: 71828672  
POB 660535  
Dallas, TX 75266-0535

NJ Attorney General Office  
Division of Law  
25 Market Street, P.O.B. 112  
Trenton, NJ 08625-0112

Ocwen Loan Servicing, LLC  
1 Mortgage Way  
Mount Laurel, NJ 08054

Ocwen Loan Servicing, LLC/PHH  
Attn: Bankruptcy  
1661 Worthington Rd, Ste 100  
West Palm Beach, FL 33409

Optimum Corporate Office & Headquarters  
Stamford Town Center Mall  
100 Greyrock Place - Third Floor  
Stamford, CT 06901

Pay Pal Corporate Office Headquarters  
2211 North First Street  
San Jose, CA 95131

PHH Mortgage  
POB 5452  
Mount Laurel, NJ 08054

Rubin & Rothman, LLC  
1787 Veterans Highway  
Islandia, NY 11749

Rubin & Rothman, LLC  
POB 9003  
Islandia, NY 11749

Stephanie Sales  
Att: Mariann C. Murphy, Esq.  
Laemers Murphy & Neggia, LLC  
97 Main Street  
Newton, NJ 07860

Stephanie Sales  
83 Newton Avenue  
Sussex, NJ 07461

Stephanie Sales  
83 Newton Avenue  
Sussex, NJ 07461-1501

Sunrise Credit Services, Inc.  
P.O. Box 9004  
Melville, NY 11747-9004

Sussex County Probation  
Attn: Child Support  
43-47 High Street  
Newton, NJ 07860

Synchrony Bank (FDIC)  
170 West Election Road - Suite 125  
Draper, UT 84020

Synchrony Bank/Amazon  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Amazon  
Po Box 71737  
Philadelphia, PA 19176

Synchrony/PayPal Credit  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony/PayPal Credit  
Po Box 71727  
Philadelphia, PA 19176

Trans Union  
P.O. Box 2000  
Chester, PA 19022-2000

Trans Union Corporate Office  
555 W. Adams Street  
Chicago, IL 60661

US Attorney for the District of NJ  
Att: Civil Process  
970 Broad Street - 7th Floor  
Newark, NJ 07102

US Attorney General's Office  
950 Pennsylvania Avenue NW  
Washington, DC 20530



US Bank, NA (FDIC)  
425 Walnut Street  
Cincinnati, OH 45202

US Bank/RMS  
Attn: Bankruptcy  
Po Box 5229  
Cincinnati, OH 45201

US Bank/RMS  
Cb Disputes  
Saint Louis, MO 63166

Wells Fargo Bank NA  
Attn: Bankruptcy  
1 Home Campus Mac X2303-01a 3rd Floor  
Des Moines, IA 50328

Wells Fargo Bank NA  
Po Box 14517  
Des Moines, IA 50306

Wells Fargo Bank, N.A. (FDIC)  
101 North Phillips Avenue  
Sioux Falls, SD 57104

Wells Fargo Bank, NA  
POB 77053  
Minneapolis, MN 55480-7753

Wells Fargo Corporate Office  
420 Montgomery Street  
San Francisco, CA 94104